

Page 1_ of _2

WE (I) the undersigned inventor(s), hereby declare(s) that:

My residence, post office address and citizenship are as stated below next to my name,

We (I) believe that we are (I am) the original, first and joint (sole) inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled COMPUTERIZED METHOD, PROCESS AND SERVICE FOR STOCK INVESTMENT TIMING the specification of which is attached hereto. November 29, 2000 was filed on _ Application Serial No. 09/725,112 .Gv and amended on was filed as PCT international application Number _ and was amended under PCT Article 19 (if applicable). We (I) hereby state that we (I) have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We (I) acknowledge the duty to disclose information known to be material to the patentability of this application as defined in Section 1.56 of Title 37 Code of Federal Regulations.

We (I) hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed. Prior Foreign Application(s)

Application No.	Country	Day/Month/Year	Priority Claimed
			Yes No
			Yes No
			Yes No

We (I) hereby cla application(s) list	aim the benefit under Title 3 red below.	35, United States Coo	de, § 119(e) of any Un	nited States provisional	
(Application Number) (Application Number)		-	(Filing Date)		
			(Filing Date)		
any PCT Internat the claims of this provided by the f patentability as d	ional application designation application is not disclosed irst paragraph of 35 U.S.C.	ng the United States, d in the prior United § 112, I acknowledg nich became availabl	listed below and, inso States or PCT Internate the duty to disclose	pplication(s), or under § 365(c) of ofar as the subject matter of each of ational application in the manner information which is material to late of the prior application and the	
Application Serial No.		Filing Date	Sta	Status (pending, patented, abandoned)	
And we	(I) hereby appoint the follo	owing registered practices of the control of the co			
as our (my) attorn business in the Pa application be ser	atent Office connected there	ubstitution and revoce ewith; and we (I) her	ation, to prosecute this by request that all co	s application and to transact all orrespondence regarding this	
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on information as willful false state	nd belief are believed to be ements and the like so made States Code and that such v	true; and further that are punishable by fi	t these statements wer ine or imprisonment, o	re true and that all statements made re made with the knowledge that or both, under Section 1001 of Title validity of the application or any	
Timo J. NARUM				nneidontie 22F12	
NAME OF FIRS	T SOLE INVENTOR		FIN-02320 ESP	00	
X VV	7 161VW	-	FINLAND		
Signature of Inve	entor		Citizen of: THE	NETHERLANDS FINLAND	
X 23.2.	. 2001		Mailing Address: _ 22F12 FIN-02		
Date			FINLAND		